



# When Your Child's Identity Is Stolen

## What is child identity theft?

Adults are not the only targets of identity theft. In fact, children under the age of 18 can also become victims. Child identity theft happens when someone uses a minor child's personal information, such as name and Social Security number, usually to obtain credit or employment. Identity thieves may target children because the crime can go undetected for years, often until the child applies for his or her first loan or credit card.

## What are signs that my child may be a victim of identity theft?

Bills, credit cards or debt collection calls to your home in your child's name may be signs of identity theft. If your child receives a pre-approved credit offer, it might mean that someone is using the child's identity. But it might be just a marketing offer as a result of your opening a bank account or college fund in your child's name. When opening a bank account for your child, ask the bank to remove your child's name from marketing lists.

## What can I do if my child is an identity theft victim?

The credit reporting agencies do not knowingly maintain credit files on minor children. If you suspect that your child's information has been used fraudulently, you should notify the three major credit bureaus. You may be able to do this by calling the bureaus at the toll-free numbers below. Follow the cues for "fraud" on the automated phone systems.

Equifax

1-800-525-6285

Experian

1-888-397-3742

TransUnion

1-800-680-7289

Give the child's name, Social Security number, and other requested information. The phone systems will probably give you a response of "no file found" or "information does not match." This is good news. You should follow up by writing to the credit bureaus. Report the suspected identity theft and ask them to confirm in writing that they have no file on your child. Sample letters are at the back of this Information Sheet.

If there is a file in your child's name, you will be told that a fraud alert is placed on the file. You will also be sent instructions on how to get a copy of the child's credit report from each of the credit bureaus. There will be no charge for these copies.



## What should I do when I receive a credit report on my child?

If any of the credit bureaus sends you a report, call the credit bureau at the number on the report. Explain that the report is associated with a minor who does not have a credit history. The credit bureau will help you begin the process of clearing your child's credit records. See *Consumer Information Sheet 3: Identity Theft Victim Checklist* for more information.

## How can I protect my child against identity theft?

Try to limit the use of your child's Social Security number (SSN). When your child's SSN is requested, ask questions. Is there an alternative form of identification? How will the information be protected? Who will have access to it? How will it be disposed of when it's no longer needed?

Educate your children. Teach them not to give out personal information over the telephone, the Internet, or to anyone without your permission.

## For Additional Information

Identity Theft Resource Center, [www.idtheftcenter.org](http://www.idtheftcenter.org)

- "Fact Sheet 120: Identity Theft and Children"

California Office of Privacy Protection, [www.privacy.ca.gov](http://www.privacy.ca.gov)

- *Consumer Information Sheet 4: Your Social Security Number: Controlling the Key to Identity Theft*
- *Consumer Information Sheet 9: Protecting Your Child's Privacy Online*
- *Consumer Information Sheet 12: Protecting Your Computer from Viruses, Hackers, and Spies*

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**SAMPLE LETTER TO TRANSUNION**

[Date]

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834

Dear TransUnion:

I have reason to believe that my child may be a victim of identity theft. Please send me a copy of any credit file you maintain in my child's name or Social Security number. If you have no such file, please send a letter stating so.

My child's full name is:

Child's birth date is:

Child's current address is:

Child's previous addresses for the past five years are:

I also enclose the following items:

- A copy of my driver's license/state identification card
- A certified copy of my child's birth certificate
- A copy of my child's Social Security card

Yours truly,

[Your name and address]



## SAMPLE LETTER TO EXPERIAN

[Date]

Experian  
P.O. Box 9532  
Allen, Texas 75013

Dear Experian:

I have reason to believe that my child may be a victim of identity theft. Please send me a copy of any credit file you maintain in my child's name or Social Security number. If you have no such file, please send a letter stating so.

My child's full name is:

Child's birth date is:

Child's current address is:

Child's previous addresses for the past five years are:

I also enclose the following items:

- A copy of my driver's license/state identification card
- Proof of my address (utility bill, credit card statement, insurance statement, etc.)
- A copy of my child's birth certificate
- A copy of my child's Social Security card

Yours truly,

[Your name and address]



## SAMPLE LETTER TO EQUIFAX

[Date]

Equifax-Minor Child  
P.O. Box 105139  
Atlanta, GA 30374

Dear Equifax:

I have reason to believe that my child may be a victim of identity theft. Please send me a copy of any credit file you maintain in my child's name or Social Security number. If you have no such file, please send a letter stating so.

My child's full name is:

Child's birth date is:

Child's Social Security number is:

Child's current address is:

Child's previous addresses for the past five years are:

I also enclose the following items:

- A copy of my driver's license/state identification card
- Proof of my address (utility bill, credit card statement, insurance statement, etc.)
- A copy of my child's birth certificate

Yours truly,

[Your name and address]